

**Information to identify the case:**

Debtor 1	<b>Bernard D. Cambou</b>	Social Security number or ITIN	xxx-xx-4288
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Rose-Marie Cambou</b>	Social Security number or ITIN	xxx-xx-0639
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>18-23987-GLT</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Bernard D. Cambou

Rose-Marie Cambou

5/13/24

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Bernard D. Cambou  
Rose-Marie Cambou  
Debtors

Case No. 18-23987-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 13, 2024

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Bernard D. Cambou, Rose-Marie Cambou, 5 Kevin Drive, Sewickley, PA 15143-8523
cr	+ Borough of Sewickley, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14929050	+ Allegheny Radiology Associates, 320 East North Avenue, Pittsburgh, PA 15212-4756
14970346	+ Borough of Sewickley, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14929066	+ Northwest Consumer Dis, 1602 7th Ave, Beaver Falls, PA 15010-4012
14929078	+ Volkswagen Credit, Incorporated, Attn: Bankruptcy, PO Box 3, Hillboro, OR 97123-0003

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 14 2024 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2024 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 14 2024 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2024 23:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	May 13 2024 23:32:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	May 13 2024 23:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: ebnjts@grblaw.com	May 13 2024 23:32:00	Quaker Valley School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: VWBKNotices@nationalbankruptcy.com	May 13 2024 23:32:00	VW Credit, Inc., VW Credit, Inc., 14841 Dallas Parkway, Suite 350, Dallas, Tx 75254, UNITED

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			STATES 75254-7685
14929052	Email/Text: ebnbankruptcy@ahm.honda.com	May 13 2024 23:33:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
14929051	+ Email/PDF: bncnotices@becket-lee.com	May 13 2024 23:51:55	American Express/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14929053	+ EDI: BANKAMER	May 14 2024 03:27:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
14929054	+ EDI: BANKAMER	May 14 2024 03:27:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
14929055	+ EDI: TSYS2	May 14 2024 03:27:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14929058	EDI: CITICORP	May 14 2024 03:27:00	Citicard, Citicorp Credit Services; Attn: Centrali, Po Box 20507, Kansas City, MO 64195
14929056	+ EDI: CAPITALONE.COM	May 14 2024 03:27:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14929057	+ EDI: CITICORP	May 14 2024 03:27:00	Citibank NA, PO Box 6500, Sioux Falls, SD 57117-6500
14929059	^ MEBN	May 13 2024 23:30:48	Collection Service Center, Incorporated, Attn: Bankruptcy, Po Box 560, New Kensington, PA 15068-0560
14929060	+ EDI: WFNNB.COM	May 14 2024 03:27:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14970370	+ Email/Text: ebnjts@grblaw.com	May 13 2024 23:32:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14929061	Email/PDF: DellBKNotifications@resurgent.com	May 13 2024 23:41:27	Dell Financial Services LLC, Attn: President/CEO, Po Box 81577, Austin, TX 78708
14963293	+ Email/Text: kburkley@bernsteinlaw.com	May 13 2024 23:33:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14929062	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	May 13 2024 23:32:00	Franklin Mint Federal Credit Union, Attn: Bankruptcy, 5 Hillman Dr Ste 100, Chadds Ford, PA 19317
14929063	+ EDI: IRS.COM	May 14 2024 03:27:00	Internal Revenue Service, c/o Insolvency Unit, P.O. Box 7346, Philadelphia, PA 19101-7346
14929064	+ Email/Text: bankruptcydpt@mcmcg.com	May 13 2024 23:33:00	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14951046	+ Email/Text: bankruptcydpt@mcmcg.com	May 13 2024 23:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14929065	+ Email/Text: angela.abreu@northwest.com	May 13 2024 23:32:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
14929068	Email/Text: Bankruptcy.Notices@pnc.com	May 13 2024 23:32:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14967894	Email/Text: Bankruptcy.Notices@pnc.com	May 13 2024 23:32:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
14966283	Email/Text: Bankruptcy.Notices@pnc.com	May 13 2024 23:32:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
14929067	Email/Text: Bankruptcy.Notices@pnc.com	May 13 2024 23:32:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
14963667	EDI: PRA.COM	May 14 2024 03:27:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

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14930078	+ EDI: PRA.COM	May 14 2024 03:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14929069	+ EDI: PRA.COM	May 14 2024 03:27:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14970363	+ Email/Text: ebnjts@grblaw.com	May 13 2024 23:32:00	Quaker Valley School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14929070	+ EDI: SYNC	May 14 2024 03:27:00	Synchrony Bank, 950 Forrer Boulevard, Dayton, OH 45420-1469
14929071	+ EDI: SYNC	May 14 2024 03:27:00	Synchrony Bank/Brook Brothers, Attn: Bankruptcy Department, Po Box 965060, Orlando, FL 32896-5060
14929072	+ EDI: SYNC	May 14 2024 03:27:00	Synchrony Bank/Gap, Attn: Bankruptcy Department, Po Box 965060, Orlando, FL 32896-5060
14929073	+ EDI: SYNC	May 14 2024 03:27:00	Synchrony Bank/Mens Wearhouse, Attn: Bankruptcy Department, Po Box 965060, Orlando, FL 32896-5060
14929075	+ EDI: LCITDAUTO	May 14 2024 03:27:00	TD Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223
14929074	+ EDI: WTRRN BANK.COM	May 14 2024 03:27:00	Target, Attn: Bankruptcy Department, Po Box 9475, Minneapolis, MN 55440-9475
14929076	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 13 2024 23:32:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408-8026
14966902	+ Email/Text: VWBKNotices@nationalbankruptcy.com	May 13 2024 23:32:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
14961616	EDI: AIS.COM	May 14 2024 03:27:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14929079	+ EDI: WFNNB.COM	May 14 2024 03:27:00	World Financial Network National Bank, PO Box 182025, Columbus, OH 43218-2025

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, N.A.
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14970372	*+	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14929077	##	Toyota Motor Credit Company, PO Box 15012, Chandler AZ 85244-5012

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 15, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2024 at the address(es) listed below:**

Name	Email Address
Daniel P. Foster	on behalf of Joint Debtor Rose-Marie Cambou dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Bernard D. Cambou dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Quaker Valley School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Sewickley jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor PNC BANK N.A. amps@manleydeas.com

TOTAL: 11